

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-02010-DRC
	§	
DANIEL MALEC	§	
GAIL MALEC	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David E. Grochocinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court, 219 Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 08/24/12, in Courtroom 4016, United States Courthouse, DuPage County Courthouse, 505 N. County Farm Road, DuPage, IL 60187. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/25/2012

By: /s/ David E. Grochocinski
(Trustee)

David E. Grochocinski
1900 Ravinia Place
Orland Park, IL, 60451

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 09-02010-DRC
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DANIEL MALEC §
GAIL MALEC §
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$35,333.71
and approved disbursements of \$626.20
leaving a balance on hand of¹: \$34,707.51

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors: \$0.00
Remaining balance: \$34,707.51

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David E. Grochocinski, Trustee Fees	\$3,843.01	\$0.00	\$3,843.01
InnovaLaw, PC, Attorney for Trustee Fees	\$8,055.50	\$0.00	\$8,055.50
InnovaLaw, PC, Attorney for Trustee Expenses	\$21.70	\$0.00	\$21.70

Total to be paid for chapter 7 administrative expenses: \$11,920.21
Remaining balance: \$22,787.30

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$22,787.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$22,787.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$18,110.28 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	Roundup Funding, LLC	\$569.75	\$0.00	\$569.75
3	Roundup Funding, LLC	\$764.94	\$0.00	\$764.94
4	Chase Bank USA, N.A.	\$3,766.99	\$0.00	\$3,766.99
5	Chase Bank USA, N.A.	\$1,477.00	\$0.00	\$1,477.00
6	American Express Centurion Bank	\$2,628.59	\$0.00	\$2,628.59
7	FIA CARD SERVICES, NA/BANK OF AMERICA	\$8,903.01	\$0.00	\$8,903.01

Total to be paid to timely general unsecured claims: \$18,110.28
Remaining balance: \$4,677.02

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$4,677.02

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$4,677.02

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.43 percent pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$273.31. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$4,403.71.

Prepared By: /s/ David E. Grochocinski
Trustee

David E. Grochocinski
1900 Ravinia Place
Orland Park, IL, 60451

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Daniel J. Malec
 Gail G. Malec
 Debtors

Case No. 09-02010-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: acox
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jul 26, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2012.

db/jdb	+Daniel J. Malec, Gail G. Malec, 560 Creekwood Ct., Carol Stream, IL 60188-9203
13081126	+Alexian Bros. Hospital, 800 Biesterfield Rd., Elk Grove Village, IL 60007-3397
13081127	+American Express, POB 297812, Fort Lauderdale, FL 33329-7812
14426142	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
13081129	+Beneficial/HFC, POB 1547, Chesapeake, VA 23327-1547
13081130	+Blair Corporation, 307 Liberty St., Warren, PA 16366-1000
13081132	+Capitol One Services, POB 30281, Salt Lake City, UT 84130-0281
13081133	+Chase, POB 15298, Wilmington, DE 19850-5298
13081134	+Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822
14424133	Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
13081135	+Citi Cards, 8725 W. Sahara Ave., The Lakes, NV 89163-0001
13081136	+Citibank, POB 6241, Sioux Falls, SD 57117-6241
13081138	+Country Wide Home Loans, 450 American St., Simi Valley, CA 93065-6285
13081140	+Malcolm S. Gerald & Associates, 332 S. Michigan Ave., Ste. 600, Chicago, IL 60604-4318
13081141	+Universal/Citibank, POB 6241, Sioux Falls, SD 57117-6241
13081143	+WF FIN BAN, 3201 N. 4th Ave., Sioux Falls, SD 57104-0700
13081144	+WFNNB/Jessica London, POB 182746, Columbus, OH 43218-2746
13081145	+WFNNB/Woman Within, POB 182273, Columbus, OH 43218-2273
13081142	+Wells Fargo Financial, 1240 Office Plaza Dr., West Des Moines, IA 50266-2300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13081131	+E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 27 2012 06:57:36	
	Capital One Auto Finance, POB 201347, Arlington, TX 76006-1347	
14311657	+E-mail/Text: lweidhaas@dyckoneal.com Jul 27 2012 03:28:47	Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370
14660306	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2012 07:27:26	
	FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809	
13081139	+E-mail/Text: HWIBankruptcy@hunterwarfield.com Jul 27 2012 03:29:04	Hunter Warfield, 3111 W. Dr. MLK Jr. Blvd., Tampa, FL 33607-6232
14319419	E-mail/Text: resurgentbknotifications@resurgent.com Jul 27 2012 02:42:16	Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14311467*	+Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
13081128	##+Bank of America, POB 1390, Norfolk, VA 23501-1390
13081137	##+CitiFinancial, POB 499, Hanover, MD 21076-0499

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

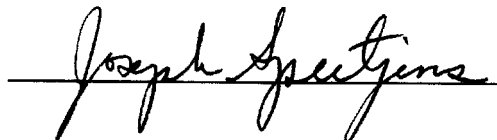
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2012

Signature:



District/off: 0752-1

User: acox
Form ID: pdf006

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jul 26, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2012 at the address(es) listed below:

Ariane Holtschlag on behalf of Trustee David Grochocinski lawyers@innovalaw.com

David E Grochocinski dgrochocinski@innovalaw.com, deg@trustesolutions.net

Kathleen M. McGuire on behalf of Trustee David Grochocinski kmcguire@innovalaw.com,
kmmcguirelaw@sbcglobal.net

Mitchell A Cohen on behalf of Debtor Daniel Malec lawmitch2@yahoo.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Todd J Ruchman on behalf of Creditor BAC Home Loans Servicing, LP FKA Countrywide Home Loans
Servicing LP truchman@fisherandshapirolaw.com, BK_IL_Notice@fisherandshapirolaw.com

TOTAL: 6